

IN THE ABSTRACT OF THE DISCLOSURE:

Please delete the Abstract Of The Disclosure and  
please substitute therefor the new Abstract Of The Disclosure  
which is attached hereto on a separate sheet.

REMARKS

Claims 43-62 are pending in this application. Applicant has cancelled Claims 23-42, without prejudice, and Applicant has added new Claims 43-62. Applicant respectfully submits that the newly added Claims 43-62 do not contain new matter. Applicant respectfully submits that the present invention, as defined by Claims 43-62, is patentable over the prior art.

Applicant has also deleted the Abstract Of The Disclosure and has substituted therefor the new Abstract Of The Disclosure which is attached hereto on a separate sheet. Applicant respectfully submits that the new Abstract Of The Disclosure does not contain new matter.

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

**I. SUPPORT FOR THE SUBJECT MATTER OF THE NEWLY ADDED  
INDEPENDENT CLAIMS 43 AND 62.**

Applicant respectfully submits that support for the subject matter of each of newly added independent Claims 43 and 62 can, for example, be found in the originally filed Specification at page 57, line 3 to page 66, line 21; page 66, line 22 to page 80, line 21; page 81, line 1 to page 92, line 15; and page 27, line 13 to page 30, line 7; in the originally filed Drawings in FIG. 3, Steps 302 to 306; FIG. 4, Steps 402 to 406; and FIGS. 5A and 5B, Steps 502 to 508; and in the originally filed Claims 1, 4, 10, 11, 12, 13, and 14.

**II. THE 35 U.S.C. §112 REJECTIONS:**

The Examiner asserts that Claims 23-42 are rejected under 35 U.S.C. §112, second paragraph, "as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention." In particular, on page 2 of the Office Action, mailed May 18, 2006, the Examiner noted: "Claim 23, line 12, 'and' is not consistent with 'at least one of' from line 11. It appears the 'and' should be an 'or' for clarity."

As noted above, Applicant has cancelled Claims 23-42, without prejudice, and Applicant has added new Claims 43-62. Applicant respectfully submits that the newly added Claims 43-62 do not contain the "at least one of" phrase.

In view of the foregoing, Applicant respectfully submits that Claims 43-62 are in compliance with 35 U.S.C. §112. Withdrawal of the Examiner's rejection under 35 U.S.C. §112 is, therefore, respectfully requested.

III. THE 35 U.S.C. §103 REJECTIONS:

The Examiner asserts that Claims 23-42 are rejected under 35 U.S.C. §103(a) as being unpatentable over Hilt, et al., U.S. Patent No. 6,408,284 (Hilt). As noted above, Applicant has cancelled Claims 23-42, without prejudice, and Applicant has added new Claims 43-62. Applicant respectfully submits that the newly added Claims 43-62 do not contain new matter.

Applicant respectfully submits that the present invention, as defined by Claims 43-62, is patentable over the prior art.

**IIIA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 43-61, IS  
PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 43-61, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 43, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 43, is patentable over Hilt. Applicant respectfully submits that Hilt does not disclose or suggest many of the specifically recited features of independent Claim 43 and, therefore, Hilt does not disclose or suggest all of the features of independent Claim 43.

Applicant respectfully submits that Hilt does not disclose or suggest a computer-implemented method, comprising receiving information regarding a transaction involving an account, processing the information regarding a transaction involving an account with a processing device, and generating an information report, wherein the information report contains information regarding a charge-back regarding

a previous transaction involving the account, information regarding a stopping of a payment regarding a previous transaction involving the account, or information regarding a non-payment due to insufficient funds regarding a previous transaction involving the account, all of which features are specifically recited features of independent Claim 43.

Applicant submits that Hilt does not disclose or suggest generating the recited information report which contains the recited information regarding a charge-back regarding a previous transaction involving the account, the recited information regarding a stopping of a payment regarding a previous transaction involving the account, or the recited information regarding a non-payment due to insufficient funds regarding a previous transaction involving the account.

Applicant further submits that Hilt does not disclose or suggest the recited computer-implemented method comprising receiving the recited information regarding a transaction involving an account, processing the recited information regarding a transaction involving an account with the recited processing device, and generating the recited information report which contains the recited information

regarding a charge-back regarding a previous transaction involving the account, the recited information regarding a stopping of a payment regarding a previous transaction involving the account, or the recited information regarding a non-payment due to insufficient funds regarding a previous transaction involving the account.

Applicant further submits that Hilt does not disclose or suggest transmitting the information report to a communication device associated with a merchant, vendor, or provider, of a good, product, or service, all of which features are still other specifically recited features of independent Claim 43.

Applicant submits that Hilt does not disclose or suggest transmitting the recited information report to the recited communication device associated with a merchant, vendor, or provider, of a good, product, or service.

In view of the foregoing, Applicant respectfully submits that Hilt does not disclose or suggest many of the specifically recited features of independent Claim 43 and, therefore, Hilt does not disclose or suggest all of the features of independent Claim 43.



In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 43, is patentable over Hilt. In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 43, is patentable over the prior art. Allowance of independent Claim 43 is, therefore, respectfully requested.

Applicant further submits that Claims 44-61, which Claims 44-61 depend directly from independent Claim 43, so as to include all of the limitations of independent Claim 43, are also patentable over the prior art as said Claims 44-61 depend from allowable subject matter.

Regarding Claim 44, Applicant respectfully submits that Hilt does not disclose or suggest the computer-implemented method of Claim 43, wherein the communication device is a transaction authorization device.

Regarding Claim 45, Applicant respectfully submits that Hilt does not disclose or suggest the computer-implemented method of Claim 43, wherein the communication device is a wireless device, a wireless telephone, or a personal digital assistant.

Regarding Claim 46, Applicant respectfully submits that Hilt does not disclose or suggest the computer-implemented method of Claim 43, wherein the information report is transmitted to the communication device on or over the Internet or the World Wide Web.

Regarding Claim 47, Applicant respectfully submits that Hilt does not disclose or suggest the computer-implemented method of Claim 43, further comprising determining whether the transaction is authorized, generating a transaction authorization report containing information regarding whether the transaction is authorized or not authorized, and transmitting the transaction authorization report to the communication device.

Regarding Claim 48, Applicant respectfully submits that Hilt does not disclose or suggest the computer-implemented method of Claim 43, wherein the account is a credit account, a credit card account, a charge account, or a charge card account.

Regarding Claim 49, Applicant respectfully submits that Hilt does not disclose or suggest the computer-

implemented method of Claim 43, wherein the account is a debit account or a debit card account.

Regarding Claim 50, Applicant respectfully submits that Hilt does not disclose or suggest the computer-implemented method of Claim 43, wherein the account is a checking account or a bank account.

Regarding Claim 51, Applicant respectfully submits that Hilt does not disclose or suggest the computer-implemented method of Claim 43, wherein the account is an electronic money account.

Regarding Claim 52, Applicant respectfully submits that Hilt does not disclose or suggest the computer-implemented method of Claim 43, wherein the information report contains information regarding a charge-back regarding a previous transaction involving the account.

Regarding Claim 53, Applicant respectfully submits that Hilt does not disclose or suggest the computer-implemented method of Claim 43, wherein the information report contains information regarding a stopping of a payment regarding a previous transaction involving the account.

Regarding Claim 54, Applicant respectfully submits that Hilt does not disclose or suggest the computer-implemented method of Claim 43, wherein the information report contains information regarding a non-payment due to insufficient funds regarding a previous transaction involving the account.

Regarding Claim 55, Applicant respectfully submits that Hilt does not disclose or suggest the computer-implemented method of Claim 43, wherein the information regarding a transaction involving an account includes information regarding a time period or a time limit relating to, or a time of, a shipment, transfer, or delivery, of a good, product, or service, pursuant to the transaction, and further wherein the information report is transmitted to the communication device prior to the shipment, transfer, or delivery, of the good, product, or service.

Regarding Claim 56, Applicant respectfully submits that Hilt does not disclose or suggest the computer-implemented method of Claim 43, wherein the information report is transmitted to the communication device prior to the shipment, transfer, or delivery, of a good, product, or service.

Regarding Claim 57, Applicant respectfully submits that Hilt does not disclose or suggest the computer-implemented method of Claim 43, wherein the information report is transmitted to the communication device during a transaction authorization process.

Regarding Claim 58, Applicant respectfully submits that Hilt does not disclose or suggest the computer-implemented method of Claim 43, wherein the transaction is an on-line transaction, and further wherein the information regarding a transaction involving an account or the information report is transmitted on or over the Internet or the World Wide Web.

Regarding Claim 59, Applicant respectfully submits that Hilt does not disclose or suggest the computer-implemented method of Claim 43, wherein the transaction is a mail order transaction, a telephone transaction, or an on-line transaction.

Regarding Claim 60, Applicant respectfully submits that Hilt does not disclose or suggest the computer-implemented method of Claim 43, wherein the transaction is a face-to-face transaction.

Regarding Claim 61, Applicant respectfully submits that Hilt does not disclose or suggest the computer-implemented method of Claim 43, wherein the information report contains information regarding a number or a frequency of charge-backs, stopping of payments, or non-payments due to insufficient funds, which have occurred on the account, or information regarding a reason for a charge-back action, a stopping of payment action, or a non-payment due to insufficient funds action, or information regarding an allegation or a dispute allegation made by an account holder associated with the account, or information regarding an allegation of a fraudulent or an unauthorized account activity made by an account holder associated with the account, or information regarding an allegation or a response made by a merchant, vendor, or provider, involved in a transaction in question, or information regarding a probability or a statistic regarding whether an account holder associated with the account can be a charge-back risk, a stopping of payment risk, or a non-payment due to insufficient funds risk, in the transaction.

In view of the foregoing, Applicant respectfully submits that dependent Claims 44-61 are patentable over Hilt.

In view of the foregoing, Applicant respectfully submits that dependent Claims 44-61 are patentable over the prior art.

Allowance of Claims 43-61 is, therefore, respectfully requested.

**IIIB. THE PRESENT INVENTION, AS DEFINED BY CLAIM 62, IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by independent Claim 62, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 62, is patentable over Hilt. Applicant respectfully submits that Hilt does not disclose or suggest many of the specifically recited features of independent Claim 62 and, therefore, Hilt does not disclose or suggest all of the features of independent Claim 62.

Applicant respectfully submits that Hilt does not disclose or suggest a computer-implemented method, comprising receiving information regarding a transaction involving an account, wherein the transaction involves a

credit account, a credit card account, a charge account, a charge card account, a debit account, a debit card account, an electronic money account, a checking account, or a bank account, wherein the information regarding a transaction involving an account includes information regarding the account and information regarding a time period, a time limit, or a time of, a shipment, transfer, or delivery, of a good, product, or service, pursuant to the transaction, processing the information regarding a transaction involving an account with a processing device, and generating an information report, wherein the information report contains information regarding a charge-back regarding a previous transaction involving the account, information regarding a stopping of a payment regarding a previous transaction involving the account, or information regarding a non-payment due to insufficient funds regarding a previous transaction involving the account, all of which features are specifically recited features of independent Claim 62.

Applicant submits that Hilt does not disclose or suggest generating the recited information report which contains the recited information regarding a charge-back regarding a previous transaction involving the account, the recited information regarding a stopping of a payment



regarding a previous transaction involving the account, or the recited information regarding a non-payment due to insufficient funds regarding a previous transaction involving the account.

Applicant submits that Hilt does not disclose or suggest the recited computer-implemented method, comprising receiving the recited information regarding the recited transaction involving an account, wherein the recited transaction involves a credit account, a credit card account, a charge account, a charge card account, a debit account, a debit card account, an electronic money account, a checking account, or a bank account, wherein the recited information regarding the recited transaction involving an account includes the recited information regarding the account and the recited information regarding a time period, a time limit, or a time of, a shipment, transfer, or delivery, of a good, product, or service, pursuant to the recited transaction, processing the recited information regarding the recited transaction involving an account with the recited processing device, and generating the recited information report which contains the recited information regarding a charge-back regarding a previous transaction involving the account, the recited information regarding a stopping of a

payment regarding a previous transaction involving the account, or the recited information regarding a non-payment due to insufficient funds regarding a previous transaction involving the account.

Applicant further submits that Hilt does not disclose or suggest transmitting the information report to a communication device associated with a merchant, vendor, or provider, of the good, product, or service, wherein the information report is transmitted to the communication device prior to the shipment, transfer, or delivery, of the good, product, or service, all of which features are still other specifically recited features of independent Claim 62.

Applicant submits that Hilt does not disclose or suggest transmitting the recited information report to the recited communication device associated with a merchant, vendor, or provider, of the good, product, or service, wherein the recited information report is transmitted to the recited communication device prior to the shipment, transfer, or delivery, of the good, product, or service.

In view of the foregoing, Applicant respectfully

submits that Hilt does not disclose or suggest many of the specifically recited features of independent Claim 62 and, therefore, Hilt does not disclose or suggest all of the features of independent Claim 62.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 62, is patentable over Hilt. In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 62, is patentable over the prior art. Allowance of independent Claim 62 is, therefore, respectfully requested.

IV. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested. Allowance of pending Claims 43-62 is respectfully requested.

Respectfully Submitted,



Raymond A. Joao  
Reg. No. 35,907

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Raymond A. Joao, Esq.  
122 Bellevue Place  
Yonkers, New York 10703  
(914) 969-2992